

# CANADIAN CAMPING

Official Publication of the Canadian Camping Association

FALL 1968



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# CANADIAN CAMPING

Vol. 21

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# INSURANCE COVERAGE

## ... TO MEET THE NEEDS OF THE CAMP DIRECTOR

by Ron Poole  
Tomenson Saunders Ltd., Toronto.

### Risk Management and Insurance

In insurance, as in most areas of life to-day, we are confronted with a "basic package" as a point of departure. The complexities of premium determination, reinsurance, and printing; and the massive organization of administrative and clerical routines are best orientated to a 'norm'.

Before hitting our stride, however, it is necessary to make a fundamental point: *The insurance industry does not provide a single "standard" insurance form which, in an unmodified state is adequate to fully meet the needs of the camp operator.*

### Conservation and Insurance of Physical Assets

For the purposes of this discussion, physical assets are said to be buildings, equipment, contents, and physical property of all description which has sufficient value, singly or in the aggregate, to require the protection of an insurance policy. Within this classification we find a difference between property which is "fixed" and property which is "movable". As a generality, it can be said that the loss of movable property (e.g., recreational equipment, sports equipment, etc.) is more frequent and is subject to a greater variety of perils than property which is fixed and immovable (e.g., buildings, and equipment which is permanently nailed down).

### Fixed Property, Conservation

It is characteristic of camps that they are usually in an area which is not accessible to public protection. It is therefore fundamental that the camp operator make provision for adequate water supplies and adequate fire fighting equipment on a self-contained basis, with a minimum of reliance on "public protection". This would include foam extinguishers at key points, sand buckets, water pails, hand pumps, spades, etc.

Special hazards should be attended to, and special equipment installed where justified. A common problem of control among many camps is associated with kitchen hazards, particularly with grills and frying operations, and proper control often involves the installation of an elaborate and relatively expensive automatic CO<sub>2</sub> extinguishing system in the hood and vent systems. Failure to appreciate this particular hazard is often the product of false economy. After all, not only is the dining lodge and kitchen frequently the most expensive structure on the building schedule, but its loss at the beginning of the season could cause a serious shutdown in the operations of the camp at the height of its brief season.

Proper supervision, both during the season and during the off season, also requires proper emphasis on careful management. As a rule, underwriters feel that a silent camp is a better risk than an operating camp; but they still



require assurance that regular supervision of the properties is maintained on a year round basis.

As a camp evolves, additional structures are raised and located in a manner which too often is exclusively directed towards questions of convenience in the day to day operation of the facilities. Many camp operators should give greater consideration to the *separation* of buildings, one from the other, in order that an outbreak of fire can be confined as close to its point of origin as possible. Distance between buildings, trees, grass can all contribute to the rapid spread of fire, and the site of the camp in relationship to prevailing winds must also be evaluated on a common-sense basis.

Ground keeping should be well maintained, so that brush is kept to a minimum, and grass kept short at the camp site. As most of us know, the most dangerous season for brush and grass fires is in early May at a time when most operators can least afford a catastrophic fire. It is perhaps unnecessary to add that housekeeping in all buildings must be closely supervised; accumulations of trash kept within careful confines; and trash incineration operations conducted in areas that are suitable.

While all of these provisions may seem somewhat elementary, the fire prevention engineers of this company have frequently observed serious negligence in these regards, and the camp operator is urged to make a careful pre-season review of all of these factors.

### Fixed Property, Insurance

All property insurance is based on values. When an inventory is taken of fixed property in order to determine its replacement cost, it is a common error for the camp operator to neglect to

itemize miscellaneous outside property which, in the aggregate, could cause a substantial loss in the event of a fire leading to general catastrophe. Such items include hydro poles, telephone poles, yard lamps, fencing, and even bridges. The siting of the camp, and its remoteness from public areas all determine the value of some of these items; there are even some examples of camp operators who have substantial investments in telephone lines and poles.

Whenever such items are included on a schedule of values, they must be properly described in order for them to be properly insured. Once again, it is a common error for such descriptions to be missing at a time of claim, resulting in denial of payment from the insurance company.

In the valuation of property, in our experience normal valuation "square footage" indices cannot be depended upon too heavily. The remoteness of the camp operation often results in relatively high construction costs and the camp operator himself has the greatest obligation for fixing the replacement value of his properties since no one else is likely to have his familiarity with local construction conditions. In this connection, it should be remembered that an insurance policy does not automatically pay the amount which the operator placed against the item in his schedule of values, should that item be destroyed. You must offer satisfactory proof of value of the item at the time of loss. Contractors estimates, invoices representing costs of labour and materials in the construction of a building for example, should be filed away in a secure location and kept as supporting evidence against the day that a proof of loss must be filed. Equally useful, the services of a *local* contractor could be employed to help you evaluate the cost



of fixed property and his estimate, in writing, can be worth a great deal in negotiations following a major loss.

Just as a camp is frequently "evolved", extended, added to, and new buildings erected as the need arises, so insurance policies proliferate with each new building that is erected. This type of piecemeal fire insurance programme for fixed property can be disastrous, and it is the type of programme which we observe only too frequently. Under these conditions, building equipment moved from one building to another can cause fluctuations in the fixed amounts identified for each building by each policy; policy accounting and expiration records become complicated; the terms and conditions of each policy become non-concurrent; and the opportunities for vitiated or non-coverage become unlimited. A well managed camp operation will not consider any form of fire insurance policy which does not insure all properties in one document, usually with automatic provisions for the pick-up of additional structures. This type of policy can develop a somewhat greater premium—in most cases, approximately 10%. But it is demonstrably better *value* since it is far more likely to fully respond to any fire loss which may occur.

We have already commented on the role of the local contractor in helping the camp operator determine values, and have described the useful part he can play in the adjustment of a loss. It is emphasized that most camp operators do not fully insure the value of their fixed properties—under-insurance is prevalent. With the operation of co-insurance clauses, under-insurance leads to inadequate reimbursement in the event of a partial loss to a building, as well as its total loss. Although premium rates for unprotected seasonal camps may always seem too high, in relationship to the potential loss, economies

through under-insurance are tantamount to bad management.

### Movable Property, Conservation

The conservation rules for movable property follow the rules of common sense which have already been described under fixed property. Because the property is movable, it makes sense that it should be stored in buildings on as dispersed a basis as possible, in order that a fire in any one building will take a limited value of contents in its course. It also follows that, having selected key buildings for storage purposes during the off-season, such buildings should have extra provisions with respect to locks, bars, and other forms of protection against break-in and burglary.

### Movable Property, Insurance

Up to this point, our brief insurance discussions have dealt almost exclusively with the perils of fire. It is beyond question that the *greatest number* of losses of movable property are through perils other than fire, and include "mysterious disappearance"; theft or burglary; or, in the case of boats, sinking, stranding, etc. But if losses to movable property are more frequent than is the case with fixed property, we can also characterize such losses as being "small"—that is, the majority of them involve a sum of \$500.00 or less. Fortunately, most camp operators already well understand that there can be no point to "trading dollars" with an insurance company on small losses. We applaud this point-of-view, and discourage insurance of small items for small loss purposes.

For these reasons, we continue in this paragraph to emphasize the peril of fire. The loss of a boat is not sufficiently grave to be a matter of insurance consequence, unless it is of an unusual value. The loss of fifty boats, however, at \$500.00 each, would be an



important loss and should be insured. Once again, the fire and Extended Coverage policy takes care of this need provided that it is written on a blanket basis covering boats and all other property of every description no matter where they may be located on the camp premises.

If there is a stable operation, livestock can be insured on a similar basis. A barn fire destroying twenty animals could be a serious loss.

### Crime

Crime is normally discussed by splitting it into two sub-divisions: crime for which outsiders are responsible; and crime which is caused by employees. The first of these is taken care of by the burglary and theft provisions of a crime policy, both with respect to the loss of property and/or money and securities; and the second of these is taken care of by a fidelity policy.

We have yet to experience any form of loss for a camp operator caused by an employee. Furthermore, it is difficult to visualize a large loss occurring, since good accounting controls are usually maintained, and there is a complete absence of any frequent or large money transactions in the typical camp operation. There are some camp operations where we have recommended that the operator carry a blanket position bond covering the infidelity of employees in amounts of \$5,000.00 or \$10,000.00. These operations were special situations, however, and this will always be an area where the camp management must

make a decision based on their unique facts.

With respect to crime caused by "outside" sources, we normally recommend that the camp carry at least \$5,000.00 burglary, since silent camps during the off-season do offer a temptation to itinerants and others in the district. In this connection, we would point out that a burglary policy not only covers the loss of the property stolen, but also provides indemnity for damage done in breaking and entering a building and in the wilful destruction of property. In our experience, these latter losses can be more costly than the property which has actually been taken.

Many camps arrange to have their premises visited by an off-season supervisor on a daily basis. Perhaps this is a small point, but we do feel it best that such supervisory visits should be done on a staggered basis, that is, not at the same time each day.

### General Liability

It does not seem necessary to dwell unduly on the ways and means of avoiding general liability losses. Presumably, much of a camp operator's time is taken in considering the safety of his guests and everything possible is done to avoid hazards to the well-being of the children. It is only when all of these precautions fail that the General Liability Policy is required to respond. In this respect, it must always be remembered that the liability policy pays, on behalf of the Insured, sums of money

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# HAVE YOU STORED THIS ONE?

*by Eanswythe Flynn,  
Director, Camp Brigadoon*

Perhaps you don't store anything? Quite possibly you are able to leave things at camp for the winter, more or less in place for use during next summer. Or you may be one of those who must bring certain items to the city or store them in a winterized room or building at camp, with certain items left on shelves to survive zero and below temperatures. Whatever your own situation, the following suggestions have been given to Canadian Camping for the benefit of new directors in particular and for those who are looking for fresh ideas:

**PIANO**—Keep in a mildly warm room at an even temperature. If this is not possible there's no alternative but to leave the piano in place to face the winter completely open and keyboard exposed. However, do NOT cover with blankets or tarp. This holds dampness inside to rust strings and damage the felts.

**MEDICAL SUPPLIES**—All medications, drugs, pills, especially liquids should be brought back to the city and all supplies replenished during the following spring. Drugs and medications deteriorate in temperature changes. ASA and other tablets crumble. Adhesives can perish.

**FLASHLIGHTS**—Leave cases but remove all batteries. Replenish with new batteries in the spring if you want to depend on a good beam.

**HOT WATER BOTTLES**—May be left, hanging upside down with the stoppers removed. By the way, do you tie each stopper to the top of

each bottle? Saves frantic searching at the moment when they're full of water.

**MATTRESSES**—Leave on beds; cover with naphtha flakes and cedar boughs. Store stacked only if you have a lined, mouse-proof cupboard.

**PAINTS**—Keep in warm room or return to the city for storage at home. This includes tubes of artists' paints from the craft shop.

**CRAFT PAPER**, Newsprint, Construction Paper should be placed flat on floor or in large trunk, unfolded, covered and weighted down to prevent curling.

**WAX**, Linseed Oil, Machine Oil, Cleaning Oils may be left, as cold does not affect them for use later.

**RUGS**—Remove them from the floor. Mice tear them apart. Their threads and tufts make perfect lining for nests and new mice babies.

**ENVELOPES**—Don't leave them. Moisture and temperature changes activate the gummed edges to the point where they all stick cosily together.

**WINDOWS**—Best to cover or camouflage them with a blanket or canvas. Grouse or partridge, in particular, will fly through clear glass and set you back the high cost of a new window, be it ever so small or large.

**SADDLES** and all leather goods should be well saddle-soaped before hanging or storing for the winter.

**DOCKS**—If they are removable, should be sheltered in the lee o' the land until after ice break-up.



**DIVING BOARDS**—Store flat indoors.

Our man suggests oiling, before storing, to keep the wood from drying out.

**VINEGARS** — Will survive. If they are in glass bottles, see that they are not more than about two-thirds full.

**OTHER LIQUIDS** — Juices, soft drinks should not be left.

**CANNED GOODS** — Always store in the city or in a warm room. Never use after freezing. Tinned goods usually burst when frozen.

**DRY STAPLES** — Flour, sugar, powdered milk, jelly and pudding powders (but not powdered egg for trips), dehydrated vegetables and soups may be left if stored in tightly sealed tins or pails or the heavy plastic garbage pails used in summer storing of food.

**COAL OIL**—can be left at camp, and will not deteriorate in the winter.

**GAS**—can remain at camp, stored in containers approved by the Fire Marshal in a building removed from other stored items.

**MOTORS ON THE MOTOR BOATS**—must be drained of gasoline. A tip from those in the know: drain the motor completely, then run the motor until it runs dry.

**PROPANE**—turn off taps at outdoor tanks which can be left during the winter.

**FIRE EXTINGUISHERS** — Check with your Fire Marshal.

**RAGS** that have been used for paint or oil — remove completely; they form one of the greatest fire hazards.

**MATTRESSES**—should not be stacked; in this way we are told they form another fire hazard.

**WATER SYSTEM** — drain all lines completely by a maintenance man who knows how to do it properly.

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**HINTS FROM DIRECTORS:** Turn off the cooling unit in the walk-in refrigerator. Instal an enclosed heating unit; set it at a medium temperature and you have an excellent storage space for anything the area will take.

Build a room, preferably lined with cedar, but line it also with tin or fine door screening, and there's another area for mattresses, blankets, tents, sails, pillows . . . you name it . . . without benefit of mice.

**ANY QUESTIONS?** If so, send them in to the Editor. We will find the answers for you in time for the next issue.

—●





# MUSKRAT

## WITH A MISSION

by Ross Cumming

The sewage from an Ontario manse flowed directly through a tile to the river 100 yards away.

One spring night, when the children were tucked abed, the minister and his wife were enjoying their paper. Suddenly, a splash-splashing broke the silence. They traced the noise to the basement toilet. They looked down into the bowl. Staring back, with beady eyes, was a drenched muskrat!

Their surprise guest did not take that hazardous trip just for the fun of swimming. No; he was a muskrat on a mission. He had an important message to deliver.

"You New World people are a filthy bunch," he began. "This tile to the river is just a small sample of your sloppiness."

"You were given keen, pure air in generous quantities. And what have you done with it? You have belched out smoke and soot; atomic dust and fumes. Now your air is fouled up."

*The following article appeared in the August 1, 1968 issue of The United Church Observer and is reprinted here by permission of the Editor.*

"You were given the largest body of fresh water in the world. And you have used it as a cheap, handy cesspool for your waste. You dump into it your slops—pesticides, fertilizers, detergents, offal, trash—anything and everything that happens to be in your way. If you were Hindus by the millions living beside the sacred Ganges for thousands of years, then there would be some excuse. But there are so few of you; and you have been here for such a short time.

The missionary went on to warn that pollution is a two-way street. "This tile runs both ways. Remember that you have to breathe in. Dirty air is a mass murderer; it can sicken and kill. Remember that you have to drink the putrid water from the sickened lakes.

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# HOW DO I

## Budget My Time?

by May Brown

Camp DeKa

---

If we believe the Camper is the most important part of any camp, then we must, as Camp Directors, budget our time so that we have maximum opportunity to observe campers and be where they are. If we can imagine an ideal camp director, we would see him as having a major portion of his time at camp to mix informally and casually with the cabin groups and the organized programme to see what is happening to the individual boy or girl in that setting. We would find him sitting on a log chatting with a "loner", or inviting the boy showing first signs of homesickness to paddle in a canoe, or having a quiet discussion sitting on the Director's cottage verandah with a CIT or a Junior Counsellor. If we do not budget our time to allow for this kind of activity, then we really are not fulfilling our role as a camp director.

This may be all well and good, but a thousand details and a dozen crises arise each day at camp and we find the Director involved in them all; or so it seems. Unless he really takes stock from time to time, the days will pass and he finds he has done very little to become acquainted with either campers or staff other than in the solution of problems or settling differences.

A few suggestions follow that may permit the camp director to fulfill his

role more effectively. If he accepts these then he must find the time to carry them out.

### 1. Programme and counsellor staff liason.

General staff meetings should be held quite frequently, and general policies discussed and agreed upon. The director here has a chance to see that his philosophy is put into practice by agreeing on policies. Details of programme can well be left to others on the staff.

### 2. Camper Contacts.

Part of each day should be set aside for personal contact with cabin groups and individual campers. Here the personal contact can be made that is so important both for the director and the staff and campers. What a highlight it is for a camper to have the "Big Chief" take the time to do something with him or even to stop for a chat and enquire about how he is enjoying camp. This could well mean participating in the programme regularly, like taking a ride, going on an overnight trip, sitting with the gang around the campfire or with a cabin group at mealtime. Unless one does this he can

never really know what is happening in the camp.

### 3. Take charge of one major assembly each day.

The director should meet the entire camp sometime during the day. It can be in chapel, at morning assembly, after lunch in the dining hall, or at the evening campfire. Here is where the general objectives and purposes of the camp can be restated and brought again to the attention of all. Most camps reflect the personal philosophy of the director and this is at it should be. Thus this person should see that often this philosophy is brought to the attention of all in different ways and under different situations. A special word should be said about the import-

ance of building around the director certain kinds of ceremonial activities. Here is where the fun of camp can often be focussed, but the more serious things as well. Perhaps the director, more than anyone, can bring out those appreciations for the beauties of the natural setting, and many other emotional experiences so necessary in the balanced development of the individual.

If these things are important then the director must budget his time ahead of camp and see that many of the organizational jobs are completed before camp is opened. These will include registration of campers, hiring of staff, public relations, inventory checks, repairs and maintenance, pur-

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# REPORTS by K. A. W. WIPPER

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On the site of the original Highland settlement, Glengarry, where "Nor'Wester" were recruited in 1783 to serve as clerks in the North West Company, a museum has been set up. In it is depicted the history of Canada's first joint-stock company, commemorating the United Empire Loyalist Scots who settled in the area and organized that firm.

Nearly two hundred years later, descendants of the famous Nor'Wester Voyageurs came forward under Hugh MacMillan to challenge two crews from Camp Kandalore to a canoe race up the Raisin River from Lancaster on the St. Lawrence River to Williamstown in the county of Glengarry. Difficult and challenging as the course turned out to be over its seven miles, skill combined with knowledge and good sportsmanship made it a memorable occasion, though it did include a portage with two sixteen-foot canoes through a hornet's nest!

Magnificent hospitality on the part of their hosts was extended to the two camp crews. With the Glengarry Pipe Band in attendance, exchange presentations marked the event at the end of the race: from Kandalore, a sample of Pemmican from Northern Manitoba for the Glengarry Museum; and from the Voyageur descendants to Kandalore, a Nor'Wester Pennant and a Plaque, treasures to take a prominent place back at Camp.

The Glengarry Historical Society has put forth a splendid effort in reviving this aspect of Canada's adventurous history. Kandalore feels that the canoe

race challenged by the Company's descendants brought it to life and highlighted its importance, especially to those who were there.

## Council on Outdoor Education (A meeting of the Executive Committee).

At Kellogg Centre in East Lansing on September 13th and 14th, a meeting was held to discuss the challenges facing outdoor education. An arrangement was made whereby the American and Canadian Councils would cooperate very closely through the liaison of the two National Chairmen, and through Corresponding Members on at least three important committees. One, Outdoor Education for the Inner City Schools; two, Professional Preparation in Outdoor Education; and third, Research and Evaluation in Outdoor Education.

Perhaps even more exciting than these developments was the current work discussion on an International  
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# COMMUNICATION

## is the KEY

by Bruno Morawetz, Ph.D.,  
Director, Camp Ponacka

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How many times have you, Mr. Camp Director, exclaimed: "I wish our staff meetings could be more productive and not last so long. I wish I could involve more of the staff in the programme planning. I wish I knew how my staff felt about camp. I wish I knew what complaints our campers might be harbouring." These are a few questions which run through the Director's mind and there must be dozens more. The problem is, how can the Director provide himself with the answers?

### *How To Get The Answers*

A group of Ontario Camp Directors is no longer floundering. This group now knows how it can get the answers to these important questions. They know because they attended a most instructive Directors' weekend at the Aurora Conference Centre. The leader was Professor Laurence Taylor, Vice-President for Leadership Development at Hillsdale College, Michigan. Professor Taylor kept his audience (some thirty Directors) spellbound throughout the entire weekend. He gave them the key for the conducting of successful Director attempt to draw blood from stones, no longer will two vocal staff members hold the floor, no longer will the quiet ones sit in silence, no longer will the meeting drag into the wee hours of the morning, no longer will the meeting be sidetracked into irrelevancies.

The key to a successful staff meeting and proper two-way communication between Director and staff is found in the techniques of running a meeting. To the theory and practice of these techniques, Professor Taylor devoted most of the weekend. It is impossible to outline them in detail but here is a rough sketch. The answer lies in breaking into smaller groups, each of which has a chairman and a recording secretary. The leader of the whole meeting may pose a question such as "what would be the best way to improve the morale in the camp?" Each person in the smaller group is given one minute to propose an answer. If there are six persons in a group, it means that within six minutes each member of the staff has had an opportunity to state his views on the subject. The smaller group then takes a further minute to decide which answers it wishes to report to the meeting as a whole. In this way everyone in the room is informed on the thinking of everyone else. The timid ones are not afraid to speak to an intimate group of six persons; the vocal and verbose ones are given the same one minute to express themselves.

All the best answers have now been heard. The leader may then call on the same groups to give one minute to the implementation of the best suggestions, and within another seven minutes

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# COMMUNICATION

## WITHIN A CAMP

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Walking along our 'back trail' one morning I came across Judy Brown, age 11, and two older campers, Sarah 13 and Mary 15. They were examining the low shrubs as they wandered along with Judy in the lead. This was Judy's third year at Northway, the other two were new.

"I'm helping them with their TRIPPING," volunteered Judy. "We're looking for Labrador Tea so we can make some Hudson's Bay tea the way the Voyageurs did".

"The leaves are supposed to be long and skinny with edges curled under and with whitish or tanish kind of woolly undersides", said Mary.

"It really smells good, too, when you first pick it. I think we found some right along here last year", Judy added hopefully.

This was Northway's TRIPPING programme in action. Anyone who has passed any part of it is qualified to teach, and pass, another—provided safety is not involved. Judy was proudly and eagerly helping two older campers learn some edible wild foods. Age barriers were non-existent.

### Far Easier

In a small camp, such as Northway, communication is far easier than within a large camp. The interchange of thoughts, messages and opinions—either

verbal or written—is far less formal than in a large camp which, of necessity, must be more regimented.

For example, in our dining room anyone may sit wherever she wants to sit provided she observes one rule: No one may save a place for another. This in itself creates new friendships and dissolves cliques.

Anyone who wishes may stand up in the dining room and make an announcement—and is encouraged to do so. Perhaps someone has misplaced a raincoat or a camper may want to put on a 'radio play' that evening and asks for volunteers to read the parts.

Being a very small camp of just sixty girls our most important method of communication is "built in" and works quite effortlessly. There are three campers and one Counsellor in each tent. In this small intimate group every aspect of camp life is discussed and many ideas are suggested—"Wouldn't it be a good idea if . . ." At any counsellors' meeting, individual or group problems rise to the surface and can be dealt with immediately. Delicate matters, such as a death in the family, can be handled through the tent groups without a general announcement, as counsellors counsel their little charges how to behave toward the bereaved one.

Our morning work hour, "Work-shift", as it is called is planned purpose-



fully to open lines of communication throughout the whole camp. The three campers in each tent are divided into three different "Workshifts" so that each group of 20 consists of one camper from each tent. These "workshifts" meet every morning and choose something constructive that they wish to do for the whole camp. They may canvas a canoe or repair a fireplace at a picnic site.

Aside from our regular Morning Council where plans for the day are made there are frequent meetings of all kinds throughout the camp. As activities are individually taught the groups called together by Activity Counsellors are either very small or very large so as to communicate knowledge may be working on knots and splicing ledge to the whole camp. A small group for Sailing or the whole camp might be gathered together to learn mouth-to-nose or mouth-to-mouth resuscitation.

### Interchange of Thoughts

In a small camp the interchange of thoughts in Counsellor meetings is very free and frank. Beyond the original mimeographed camp philosophy, camp rules, and individual job analysis there

is little or no need for written or printed communication between the Director and Staff. Forthright good natured discussions solve the problems as best they can be solved.

Each member of the staff knows what her job is and that she is entrusted with the responsibility to do that job. To communicate this trust to the staff member is what the director must do. When the Counsellor understands the trust and responsibility that has been placed on her she will be equal to it. She will flounder if she feels that someone is always watching over her shoulder. I, myself, would never accept a job unless I was also given the authority and responsibility to do that job.

The written word is used in our magazine, 'Camp Chat' to communicate within the camp creative ideas that the campers or staff might have. Poetry, stories, trip write-ups, trip songs, all find their place in Camp Chat which is read to the whole camp twice a summer as it comes out. Northway Camp Chats date back to 1906.

*page 21 please*



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the whole camp staff may have arrived at concrete and shared ways of combating a period of slump which inevitably occurs.

### *Some Questions*

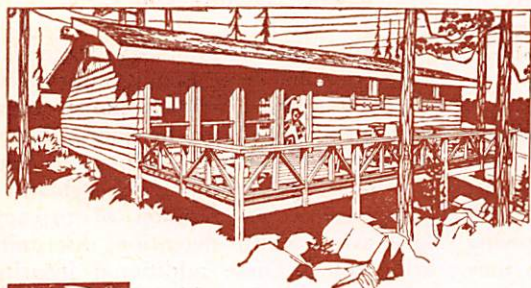
By the same technique you can elicit from your staff any answers you desire: What is the best way to keep staff members better informed about daily activities? In what way could the programme be improved? What is the best way in which your supervision could help you do a better job? What new ideas would you like to see implemented? What evening programmes would you like to see introduced? What is your major problem in your cabin group?

This method provides for easy and quick feedback without stultifying the

most timid and often the most valuable members of a camp staff.

Hillsdale College has published Newsletters under the title: "For Those Who Must Lead . . ." and these are obtainable from the College. Professor Taylor criss-crosses the North American Continent several times each year, helping businesses, churches, unions, etc., to heal the breakdown of communication which presents the main barrier to vital teamwork. He can be reached at Box 292, Hillsdale, Michigan, U.S.A. A weekend under his leadership is bound to bear good fruit in the summers ahead.

A letter to Hillsdale College will bring you a list of titles and subjects covered in each Newsletter as well as the price list and subscription information.



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from page 7

for which it is evident that they are *legally liable*. The General Liability Policy should never be thought of as available for public relations purposes, or in response to "good neighbour" expenses.

All liability policies are distinguished by the difficulty of setting an "adequate" limit. This is because most people find it difficult to visualize the circumstances under which the policy will be required to act.

Camp operations are distinguished by almost uniformly inadequate limits. In our view, \$500,000.00 inclusive for Bodily Injury and Property Damage, any one occurrence, should be thought of as a minimum.

The possibility of botulism in the kitchen; or the destruction of valuable timber rights as a result of negligence does exist and the cost of limits of \$1,000,000.00 inclusive, for example, over those of \$50,000.00 is seldom more than 15 to 25%.

In addition to the question of limit, the "standard" general liability contract requires additional tailoring and must be "designed by you" if it is to fulfill its purposes. Some of the following points are necessities, even though they must be selected from the "options brochure".

### Employers' Liability

In our experience, the staff of summer camps are almost always covered for Workman's Compensation purposes. However, the question of interpretation of Workman's Compensation coverage still depends upon whether the employee was injured as a result of his work, or whether it was sustained outside the direct course of his employment. For example, when is a coun-

sellor covered by Workman's Compensation? If he breaks his leg getting out of bed in the morning? If he suffers concussion during a game of volleyball with other counsellors? As he is walking across the camp grounds to his first supervisory task of the day?

If the Workman's Compensation Board should challenge an employee's right to recover damages for injuries sustained in your employment, they do so by interpreting the provisions of the Workman's Compensation Act. If an injury is not covered under the Act, it does not necessarily mean that the employee does not have other, legal liability recourse against his employer. If he proves his point in Court, the awards can be substantial; and whether he proves his point or not, the costs of defense can constitute a substantial loss to the camp management. Both of these types of loss are covered under the Employers' Liability Endorsement to the General Liability Policy.

In insurance terminology, there is a difference between bodily injury and personal injury. The basic policy covers legal liabilities caused by bodily injury, in the sense of *physical* injury. It does not cover personal injury, which is characterized as invasion of privacy, false arrest, wilful detention, discrimination, etc. These additional insuring provisions can be added for very little additional premium, and we believe that the protection of the policy is much more complete if they are included.

### Employees as Additional Named Insureds

In camp insurance programmes, it is a common error for the description of the Named Insured to be incomplete. It is not unusual for an assortment of different interests to combine in the operation of the camp; and in the event that one of these interests should



be singled out and named in a suit of liability, the failure to include such an interest in the policy would mean that no coverage would be available—and this, it should be remembered, is a liability which has arisen from an aspect of the camp's operation. There are no additional premium considerations to be weighed when associated or affiliated interests are added to the description of who is insured under the policy.

Similarly, many policies neglect to add the interest of employees. If a camp counsellor should have the ill fortune to be supervising recreation which causes injury to a guest, it is quite likely that a legal liability suit seeking damages would name both the camp and the counsellor, personally. Once again, the counsellor would not likely have any personal insurance which would respond to a situation of this kind, and he would have to find ways and means of raising a defense, and the subsequent payment of an award if the case were so adjudicated, from his own resources. This undesirable state of affairs can be very readily corrected by the action which we suggest.

### Miscellaneous General Liability Amendments

The Standard General Liability Policy may impose serious limitations on liability arising from the operation of boats. Many camp programmes have already been modified to meet the needs of the operation in this respect, but some form of annual review is indicated in order that the policy should respond to this important area of potential liability.

The policy contains a standard exclusion that it will not respond to bodily injury "caused intentionally by, or at the direction of the Insured". In most school insurance programmes, this

clause is deleted since there can be some concern about physical punishment meted out to young guests, whether it be authorized or unauthorized by the senior executive of a school or a camp's management. It is not the purpose of our present discussion to characterize physical punishment as progressive or retrogressive, or as enlightened or unenlightened. One conjectures that at least some camp operations are directed towards corrective conditions for child behaviour; and wherever the possibility of physical punishment does exist, the exclusion should be either modified, or taken out altogether. Once again, under typical circumstances, there should be little or no additional premium for this alteration in the wording.

### Automobile Liability

The "standard model" automobile policy provides broader coverage provisions than most, and is one of the few policies in which coverage variations (at its standard) cannot exist, since all of its terms are governed by law. A camp's operations with respect to automobiles or trucks are seldom very extensive. Such automobile operations that do exist are likely to be conducted as much by employees' vehicles, or outside vehicles as they are by vehicles owned by the camp management. For these reasons, it is necessary for every camp to carry two automobile policies: one of which covers vehicles owned by the camp; and one which covers vehicles *not owned* by the camp management but which are rented, leased, borrowed, or used by others on their behalf.

There is, perhaps, only one truly important aspect of the standard wording which requires amendment if it is to be used for typical camp application. The standard automobile policy contains an exclusion which states that the policy will not respond to any liability caused as a result of an injury to a pas-



senger where there has been a fare or compensation paid by the passenger to the operator of the vehicle, whether "de facto" or implied. This could mean that a station wagon operated by a camp, carrying children on a trip, has no operative liability insurance if the children should become injured as a result of the negligence of the driver. One presumes that it would be seldom the case that the children pay a fare for the ride; but it could be easily construed that the ride was available as a part of the monetary consideration paid by the guest or the guest's parents to the camp in return for services rendered. It is necessary for this exclusion to be removed from the *owned* automobile policy only, since the standard non-owned automobile policy does not contain this particular exclusion. In respect to non-owned automobiles, however, the owner of the vehicle may well neglect to provide proper coverage for passenger hazard under these circumstances, and the camp's non-owned auto policy would be the only insurance document that could respond.

We do not notice the same inadequacy of limits on automobile liability as is often the case with general liability. Perhaps the controversy of automobile accidents is sufficient for most people to automatically choose adequate figures. We do recommend a minimum of \$500,000.00 for third party liability; and a minimum of \$10,000.00 for each passenger seat for passenger hazard liability if there is an implicit or "de facto" fare. It should be noted that, where a fare is paid or implied, the insurance company insists upon a separate liability limit to cover passenger hazard.

### Accident Policy

Most camps purchase an Accident Policy which provides a schedule of indemnity for any child or guest who may

be injured using the camp or its facilities. Unlike legal liability, it is not necessary for the claimant to prove that the camp has been in any way negligent in order to collect. It is the Accident Policy which satisfies the situation in which the camp management feel morally liable, even if they may not be legally liable. Most of these coverages are written on the "Accidental death and dismemberment" form, and it is our experience that \$5,000.00 is a popular limit. The policy itself may schedule various sub-limits depending upon the kind of injury sustained by the claimant. There is no question but that some form of accident coverage of this type should be a part of every camp programme.

Finally, it seems proper to conclude that an article of this kind can never cover all of the ground that your insurance broker, agent, or consultant is able to review in his consulting sessions with camp management. It must also be remembered that, while camp operations have a great deal in common, there are also some unique differences in each situation and the insurance programme must reflect this uniqueness. With any luck, however, there will be several points for further discussion which you can extract from this narrative and one trusts that such a constructive result will have added to your peace-of-mind as you face the 1969 operating season.





## ***For Your Camp Library***

### **"WHERE THEY GO IN WINTER"**

by Margaret Waring Buck, Published August 1968, Price: \$1.95. G. R. Welch Company, Limited, 222 Evans Avenue, Toronto 18, Ontario.

This charmingly illustrated publication is a most comprehensive and accurate presentation to a question which continually pricks the curiosity of both young people and adults. "When winter comes, what happens to all the wild creatures that we see in warm weather? Where are all the bugs, birds and beasts?"

Well, you can find out by just ordering a copy, or indeed several copies, for "Where They Go in Winter" would make a delightful and much appreciated Christmas gift for your friends of all ages; and certainly it ought to have a place on the library shelf in your own particular camp.

—J.H.

*from page 16*

Verbally, the whole camp looks forward to Sunday night 'Talks'. Generally a topic or two are suggested in Sunday Morning Council. No subject is barred. This past summer, Drugs and Hippies were two of the subjects chosen. All campers and counsellors are encouraged to express their thoughts and opinions. The discussions wax loud and long.

Our canoe trips are planned to create new friendships—new avenues of communication—as much as possible. Campers and Counsellors from different tents are selected for the trips.

To promote tripping safety the Head Guide meets with the guides and counsellors so that all can learn the areas of caution and improve their knowledge of the Art of Tripping.

Briefly, every effort is made to have the inspiration for the camp activities spring from within the camp itself. Only when safety is involved does the Director rear her ugly head and dictate with unqualified firmness. At all other times the lines of communication are wide open throughout the camp.

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## SOUNDS OF SUMMER

The Intermediate Section of a large camp for girls reports that a portion of one day during the summer is given over to campers who may do as they please in the selection of an activity, so long as it is safe and carried on within a specified area with counsellors present but not participating. Dress Up Drama, a baseball game (never on the regular programme), live frog races, an organized "Jacks" tournament where speed was the chief criterion, were top choices. But the most fun of all came for those who spent the total period rolling from top to bottom of a nearby hill, overjoyed at the unexpected realization of a dream.

\* \* \* \*

A church-sponsored camp staff is still chuckling over a Free Time period during which too much noise and excited arguing seemed to issue from one of the tents for twelve-year-olds. The counsellor's investigation found a game of elementary strip poker in progress. The instigator and instructor? The minister's daughter!

—●

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from page 13

Council for Outdoor Education. One very significant observation was made in this respect: outdoor education and camping was regarded as an important medium by which International understanding and world brotherhood might be promoted.

The following countries have expressed interest in such an international body: Congo, Australia, Chile, England, Germany, Ghana, Israel, Japan, Korea, Netherlands, Peru, Philippines, Thailand, Venezuela, Argentine and, of course, Canada and the United States.

—●

from page 12

chasing of equipment, ordering food, attending conferences, keeping up with new rules and regulations, and many others. If time is taken to do these things before camp, and the staff is organized so that many routine jobs can be done by staff, then the Director is free to do those things that are important. Paper work and record keeping should be kept to a minimum and done by others. It is a great waste to have a Director of long experience and many skills remove himself from the real life of the camp and get "bogged down" by administrative details. Let us not in camp make the same error found in schools and many recreational agencies whereby the head of the institution finds himself shut off from the people involved and busy with trivial details.

Assess the importance of each job and budget your time.

—●

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from page 10

Clear water is life; defiled water is death."

He went on to chide the church for its dilly-dallying in the fight for pure air and water. "Why is the manse one of the last homes in your town to have its plumbing up to the mark? Why wasn't it the first? Why are you lagging instead of leading?"

The last thrust was the most cutting of all. "I'm no preacher, and this is no pulpit," he said, "But—let me remind you that the earth is the Lord's and the fulness thereof. This land is not your land. It was given to all of His people, living and unborn. The Creator formed the clear air, the clean water, and the fertile soil. He looked on what he made, and it was good. He made man, and planted a garden. Then the Lord God took man and put him in the garden to dress it and to keep it. That is your job; what are you doing about it?"

The muskrat blinked his eyes as if he had more to say, but we will never know what else he had on his mind. The minister took advantage of the brief pause and gave the flush lever a quick flick. In a moment, the messenger was on the easier voyage down to his home.

His mission was accomplished. And the minister scrawled a few words in his memo pad: "Call manse committee. New plumbing."

The lady of the house was thoughtful, but her only comment didn't seem to be too profound.

"I suppose that muskrats have to live too," she mused.

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### A CAMP DIRECTOR

is available for Summer, 1969, from February first if required. He would like full-time work preferably in a co-ed camp, and would be happy in any province in Canada. He can manage, direct and organize, enjoys working with children as well as adults, and has had a lifetime of experience in children's camping. For details and interview write to Box 77, Canadian Camping, 75 Crescent Road, Apt. 8, Toronto 5, Ont.

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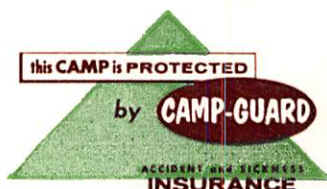


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